

BANKER-DIRECTORS MAY TEST CLAUSE OF NEW BANK ACT

Will Not Resign From Directorate of Bank Members of New Institution Pending Legal Opinions.

No wholesale resignation of Philadelphia banking directors because of the interlocking clause of the act governing the operation of the Federal Reserve system will be made until legal opinions are obtained, according to indications today.

Charles H. Smith, of Charles Smith & Sons, Chestnut street above 3d, declares he will not resign from any bank in which he is a director and that he is supported in this position by an opinion obtained by him from John C. Johnson.

There are many private bankers in Philadelphia who may be affected by the law, which provides private banking firms may not sell securities to any member bank in the Federal Reserve system on whose directorate the bankers are represented.

The resignations of E. T. Stotesbury from the directorate of the Philadelphia National Bank and Hurlbut G. Lloyd from the Girard National Bank were generally accepted in financial circles as due to the interlocking clause of the Federal Reserve act, although no statement was made.

Among the bankers who may be affected in this city are James Crosby Brown, of Brown Brothers & Co., a director in the Farmers and Merchants National Bank; Clarence M. Clark, of E. W. Clark & Co., director of the Girard National Bank; Edward W. Clark, of the same firm, director of the First National and Fourth Street National Banks; and Rodman Griscom, of Bertron, Griscom & Co., a director of the Girard National Bank.

"Mr. Johnson's opinion," said Mr. Smith, "stated if a broker dealt with a national bank in which he was a director, he would charge the same brokerage he would charge any other customer, he would not be violating the law. But, in no circumstances should this commission be more than the legal brokerage commission."

RECEIVER NAMED FOR MAIL ORDER FIRM OF CAMDEN

Creditors of Linwood Haines Company, Limited, Alleged Excessive Capital Stock and Bankruptcy.

J. Mercer Davis, an attorney of Camden, was appointed receiver for the Linwood Haines Company, Limited, of Camden, by Judge Bellinger of the United States District Court at Trenton, this morning. Bond was fixed at \$25,000.

The company, which does a mail order business, was originally incorporated under the laws of New Jersey three years ago and was reincorporated last summer under the laws of Delaware with a capital stock of \$1,500,000.

That the capital stock is excessive and the firm is bankrupt, is the contention of some of the stockholders, who have employed expert accountants to go over the books. The report, which is in the hands of United States Attorney J. Warren Davis, a brother of the receiver, alleges that the company owns no plant, buildings or machinery and that the stock listed is worth \$148,235. The net assets of the company are given as \$33,338.25 and the liabilities as \$28,967.01.

Linwood Haines, president of the company, denied the charges and has gone out of the jurisdiction of the court. He signed the good will of the company at \$500,000 and laid the blame for the alleged failure of the company on the war, lack of co-operation among owners of stock and the machinations of business enemies who are opposed to a mail order business.

Wilson and Carr, representing three companies, made application for claims. The companies and the amounts claimed are: William Bellinger & Co., Philadelphia, \$52,077; the Robert E. Guler Company, of Philadelphia, \$200; and the Henry H. Frey Company, a West Virginia corporation, \$110.52.

REV. J. G. MURRAY ELECTED PRESIDENT OF SYNOD Baltimore Clergyman Chosen by Episcopal Deputies at Pittsburgh.

PITTSBURGH, Nov. 15.—The Rt. Rev. John G. Murray, S. T. D., of Baltimore, was elected president of the Episcopal Synod of the Third Province today.

After the election the new president was escorted to the chair by three of the clergy and vested with the robes of the office. He delivered an address on the work before the Synod.

MRS. ASTOR'S TAX LOWERED \$200,000 Assessment Cut to \$63,800 for Widow.

DUST CLOUDS AID SCOUTS

Disclose Whether Marchers Are Infantry, Cavalry or Artillery.

An army on the march along dry roads naturally throws up very heavy dust clouds. To those who haven't been trained one dust cloud looks very much like another, but to a soldier these dust clouds tell a very clear story.

The dust thrown up by infantry, for example, hangs in a low thick cloud. The longer the cloud the more the men underneath it, and a scout can, by this means, make a fairly accurate guess of the number of men on the march.

Cavalry on the march send up a dust cloud that is much higher and thinner than that of infantry. The most distinctive of these dust clouds, however, is that of the artillery, which is heavy and dense.

The dust rises in little groups of clouds, quite different from the long clouds of cavalry and infantry.

So even when unable to see the actual cause of the dust a scout can tell many miles away what kind of force is passing along a road.

TUSTIN RETIRES AS A CANDIDATE FOR MAYORALTY

Recorder of Deeds Announces Withdrawal and Will Seek Re-election to His Present Post.

Ernest L. Tustin, who several months ago was said by political leaders to have had the support of Senator McNichol and Senator Penrose for the Republican nomination for Mayor, has withdrawn from the race. He has informed his personal friends during the last few days that he will be a candidate for re-election as Recorder of Deeds.

Tustin's withdrawal from the list of mayoralty possibilities was taken to mean that the Penrose-McNichol support has been withdrawn, and has caused considerable discussion in political circles as to the man to whom that support has shifted.

The list of possibilities for the Republican nomination includes Judge John M. Patterson, Sheriff A. Lincoln Acker, William T. Tilden, District Attorney Samuel P. Rotan and Louis J. Kolb.

Judge Patterson is understood by political leaders to have the Vares endorsement, provided he would consent to run. Sheriff Acker's name has frequently been mentioned as a mayoralty possibility, but he would not seek any office higher than the one he now holds.

William T. Tilden has been mentioned by several Republican lieutenants and by friends in the Union League. The booms for District Attorney Rotan and Louis J. Kolb, from the Citizens' Committee, have also been started by Republican lieutenants and personal friends.

WILL DRAIN LAKE IN HUNT FOR \$4000 IN JEWELS

Asbury Park Officials Hope to Find Stolen Gems.

ASBURY PARK, N. J., Nov. 18.—The water of Deak Lake will be drawn off in an effort to recover \$4000 worth of jewelry stolen from the Hathaway Inn at Deak last summer. Chief of Police Rogers, accompanied by Thomas W. Dorsey, a Negro, and a white man, yesterday morning, started to drain the lake.

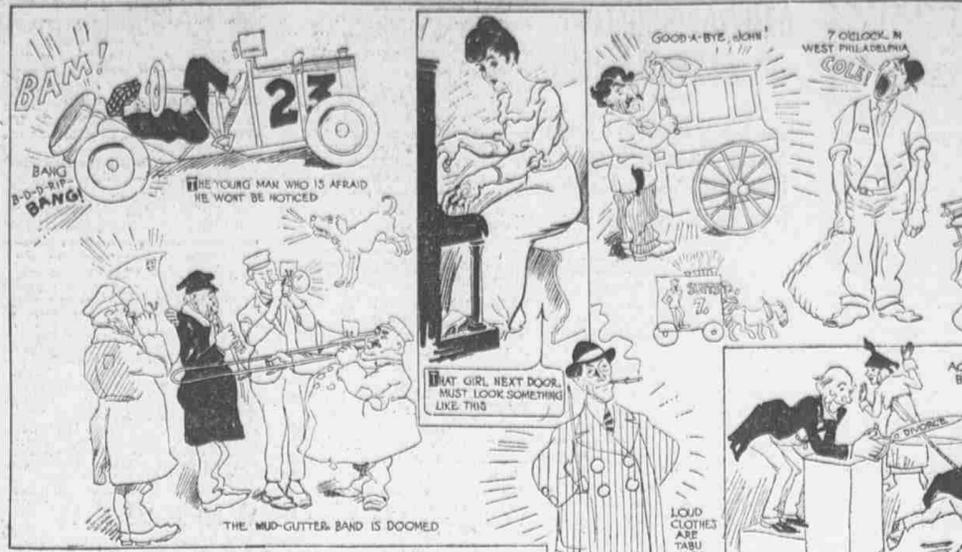
The jewels are the property of Mrs. A. A. Slaughter, of Dallas, Tex. Dorsey, who had placed the jewelry in a bag after removing most of the precious stones and then had thrown them into the lake, was arrested in Brooklyn in October while trying to pawn a string of pearls valued at \$2000.

RAILROAD CASES HEARD Short Lines Petition Public Service Commission for Allowances.

HARRISBURG, Pa., Nov. 18.—The Public Service Commission today heard arguments in the industrial railroad cases in which 15 short lines, owned by manufacturing concerns, petitioned the commission for restoration of allowances by the trunk lines. Hearings in different parts of the State have been held the last three months.

The short lines controlled by the United States Steel Corporation were represented by B. Belletting, of New York. George Stuart Patterson, of Philadelphia, was counsel for the Pennsylvania system.

RAUCOUS NOISES THAT OUTRAGE PEACEFUL CITIZENS NOW TO BE SUBDUED



COMMUTERS READY TO FIGHT INCREASE

Continued from Page One honorable body at a time which may be considered by you desirable.

Two organizations of the New Jersey commuters, in addition to appealing to the New Jersey Public Utilities Commission, have carried their complaint directly to Governor Fielder, asking him to call a special session of the Legislature to take some prompt action against the course proposed by the railroads.

The petition from the United Towns' Association of South Jersey and the South Jersey Commuters' Association, which requested Governor Fielder to call a special session of the New Jersey Legislature, set forth that the growth and prosperity of the entire State are endangered by the proposed advance and the cancellation of certain forms of commutation tickets.

William Casey Marshall, of Camden, counsel for the commuters, went to the State House yesterday intending to make a personal appeal, but failing to find the Governor he sent the petition instead. The petition points out that the increase in rates was announced in the face of the largest earnings in the history of the railroads with the exception of one year and at a time when they are paying dividends larger than for many years.

The Pennsylvania Railroad Company, which leases the United Railroads of New Jersey, the petition states, now pays stockholders of the latter company an annual dividend of 10 per cent.

The petition further asks that the Attorney General of the State take such action in the Federal and State courts as he may deem proper to protect the interests of the citizens. The Governor is requested to see that the State has counsel to represent before the Interstate Commerce Commission at Washington.

Doubt was expressed in Trenton this morning as to the probability of Governor Fielder's agreeing to call a special session of the Legislature, as it is believed by many that the Public Utilities Commission has ample power to act in the matter. It was pointed out, however, that neither the Legislature nor the Public Utilities Commission has any control over the rates of the railroads, the protests of the commuters this seems to be what is at issue.

It was said by several around the State House at Trenton that the railroad officials at Trenton are so opposed to their proposition to increase the passenger fares, expect a general protest and by backing down apparently in the face of aroused public sentiment they will have more chance to work through an increase in the freight rates east of Pittsburgh, which will mean more to them than the increase in passenger fares.

Edward H. Martin, chairman of the Transportation Committee of the United Business Men's Association, last night, acting on behalf of the Northwest Business Men's Association, wrote to the secretary of the Interstate Commerce Commission at Washington, requesting the commission to furnish the records of the testimony taken last summer in the railroad hearings and to appoint special counsel to represent the petitioners before the Public Service Commission of Pennsylvania.

Should either or both of these requests be granted it is the plan of the Northwest Business Men's Association to invite all protesting organizations to unite in a concerted fight against the increase.

The North Front Street Business Men's Association, at a meeting at Front and Clearfield streets, adopted a resolution condemning the "unjust increase in passenger rates." Edward H. Weber, who presided at the meeting, said while the railroads were refused a 5 per cent. freight increase, the passenger increase which they are now seeking is many times 5 per cent.

Charles F. Mebus, of Glendide vice president of the Abington Township Board of Commissioners and acting chief executive of that body since the death of Charles O. Kruger, characterized the increase as "an outrage pure and simple which will hurt the suburban sections from the real estate and every other business viewpoint."

A mass-meeting will be held in Pitman, N. J., tonight at which it is hoped to have 50 persons present who use the railroad suburban service daily. A meeting is also being arranged for the near future to be held in Camden when representatives from all the protesting towns in South Jersey will be invited.

James V. Ellison, president of the Wynnewood Civic Association, has issued a call for a meeting of that body which will be held tomorrow night at the Wynnewood Tennis Club. Mr. Ellison has prepared an analysis of the changes in the rates in all classes of tickets.

CHAMPION OF QUIET URGES REPRESSION OF STREET CLAMOR

Philadelphia's Record for Unnecessary Noise Drawback to City, Says Civic Committee's Chairman.

Philadelphia has more unnecessary noises than any other city, according to Mrs. Inogen Oakley, chairman of the Civic Club's Committee on Noise.

The racket in this city, she affirms, is of a character which impairs health and decreases the efficiency of the people by disturbing their peace and rest, especially in the poorer districts. There is a crying need of municipal legislation to prevent useless noises in Philadelphia, according to Mrs. Oakley.

"Philadelphia is far behind nearly every important city in its laws to suppress the unnecessary noises," she said today. "Excepting our quiet zones near hospitals and common schools, we have done nothing to suppress the noises incidental to the flat-wheeled trolley, the clanging advertising bell, the shrill yell of the street peddler and the discordant strains of untuned instruments playing raucous if not pitch."

"Industrial conditions are making it necessary for constantly increasing numbers of persons to do their work at night. Not long ago I was asked by some residents of the slums to help them to quiet their neighborhood. They complained that they were bothered by unnecessary noises from 4 a. m. to midnight."

"It is interesting to note that the complaints against the noises do not come from residential districts where the complaints might be one to nervousness and hysteria, but from the poor, who must have quiet to rest."

The street organ, apparently, is the most objectionable of the noises. Attention is made that the organ exists to provide amusement for children. It seems to me the children could do much better cared for on playgrounds provided by the city than dancing to the tune of hurdy-hurdy. I am sure children in cities, where the street organ is prohibited by law, are as happy as children here."

Mrs. Oakley said there is a common law against nuisance which can be evoked in cases such as that of the street organ. Her aim is to obtain the enactment here of an ordinance for the prevention of the talking machine, as well as the piano, which is placed under the ban of useless noises.

"Medical authorities are well agreed," continued Mrs. Oakley, "that noise is a contributing cause in many diseases and retards convalescence in every disease. Doctor Blake, of Boston, the greatest authority in the country, says when we rid ourselves of so much noise the percentage of ear trouble will drop. The ear must have a certain amount of rest that it cannot get with so much unnecessary noise."

"There is no sense of our being disturbed at every hour of the day by the nerve-racking sound of 'fool' and 'stupid' (real) according to Mrs. Oakley, and the city should take steps to end the nuisance."

The hospitals are greatly in favor of the work being done to suppress useless noises, and say the zones of quiet have been valuable factors in expediting the recovery of patients. The Jefferson and the Howard Hospitals have been bothered with the noises more than the average hospital and the City Club has them under special consideration at the present time.

It is believed by many champions of a quiet city that the local option plan in force in London would fit in well here. When the Londoner takes exception to the noises of the street he hangs out a sign: "Vandere and Hand Organs Prohibited by Order of the City Council." It is said that the sign stills the neighborhood.

Harbingers of Spring. Plant them by the dozens and hundreds— those who are spring flowers that we all look for so eagerly. Crocus and Snowdrop first—their purple, white and gold blossoms will tell you much more accurately than the almanac when spring has come.

Following in quick succession: Hyacinth, Anemone, Tulip, Daffodil, Primrose, Ranunculus, Iris, every dependable tested kind as well as the best of the season's novelties. Call or write for copy—FREE. DREER Needs, Plants, Tools 714-15 Chestnut

LARGE ARMORY MAY BE USED IN CHRISTMAS RUSH

Postal Authorities Plan to Avoid Congestion This Year.

One of the large armories near the center of the city probably will be rented by the postal authorities for use as a mail depositing station during the Christmas rush. Several buildings in the center of the city are said to be under consideration, but it is thought one of the armories will be decided on because of the great amount of space available. It will be necessary to take over a building outside of the Post Office since the new parcel post station now being constructed at 22d and Market streets will, in all probability, not be completed in time for use during the Christmas rush.

Preparations are well under way for the handling of the mail during the Christmas period. It is said that the great delay and congestion experienced last year will entirely be done away with. To facilitate handling it was announced that extra motor trucks would be used to take the mail from one district post-office directly to another. Heretofore the mail has been brought to the central station from a substation and from there delivered to another. This caused a tremendous congestion at the central station. In order to do away with this plan were formulated to transport city mail directly from the station of mailing to that of delivery.

Alterations in the postoffice building at Ninth and Market streets are also contemplated which will add to the efficiency for handling the rush of mail. Additional floor space is planned. The platform for loading the trucks and wagons in the rear of the building also will be enlarged. The last few days more than a hundred additional carriers and clerks have been taken on. The approaching season necessitated this as well as the steady increase of the business of the postoffice in all its branches.

GIVES ESTATE TO CHARITY

"Angel of David's Island" Disposed of \$80,000.

NEW ROCHELLE, N. Y., Nov. 18.—The will of Miss Eliza A. Moulton, of New Rochelle, known during the Civil War as the "Angel of David's Island," where she spent most of her time comforting wounded and ill soldiers, died today, disposing of an estate of \$80,000 which she retained after she had given away more than \$60,000 to charity and religious work.

She directs that a drinking fountain be erected in Main street, in New Rochelle. To the Huguenot Association of New Rochelle, New Rochelle Hospital, First Presbyterian Church, Westchester County Bible Society, of which she was the head, several missionary and relief societies and the Salvation Army she leaves the bulk of her estate.

HELD ON GIRL'S CHARGE

North Second Street Merchant Committed Without Bail.

Samuel Braunstein, a merchant, 22 North 2d street, was held without bail by Judge Gorman, of the Municipal Court, following charges preferred by 16-year-old Akila Teip, 913 North American street, who, until several days ago, was employed by Braunstein and resided at his house.

The man was arrested yesterday after the Rev. J. T. Krohmalny, rector of St. Michael's Russian Orthodox Church, had informed the police of an alleged attack on Miss Teip. The girl, who has been in America only four months, is a member of Father Krohmalny's congregation. She is now at the home of her sister at the North American street address.

MURDERED FOR REFUSING TO BETRAY HIS SISTERS

Motive of New York Gangsters' Crime Told by Murderers.

METROPOLITAN LIFE WILL MUTUALIZE IF STOCKHOLDERS WISH

Insurance Policyholders Will Be Notified Officially Today That Plan Is Under Consideration.

Thousands of Philadelphians, policyholders in the Metropolitan Life Insurance Company, will be officially notified today that the company is to be mutualized, should the stockholders approve the plan.

At present the company is a stock company, operating under a special charter. The policies are, in the main, non-participating. The capital is \$2,000,000, which is divided into 30,000 shares of \$5 each. The dividends to the shareholders are limited to 7 per cent per annum.

The mutualization will go into effect January 1, if approved. Seventy-five dollars per share is the price proposed for the stock. Among the advantages to be derived by the policyholders from the adoption of the plan, the company points out:

"First. The absolute control of the management by the policyholders. "Second. The safeguarding of the company for all time against schemes for obtaining stock control and for using such control to exploit the assets and incidentally depress the value of the stock. "Third. The conversion of all the non-participating policies, except those excluded in accordance with provisions of law, into participating policies."

MURDERED FOR REFUSING TO BETRAY HIS SISTERS

Motive of New York Gangsters' Crime Told by Murderers.

NEW YORK, Nov. 18.—A strange story of crime has come to light as the result of the killing of Luigi Macaluso, whose body was found in a barrel last Tuesday night in Long Island City.

According to Louis Magallio, 13 years old, now a prisoner in the Tombs, and confessed murderer of Giuseppe Marino, who intimates she is the sister of Macaluso, the real reason for Macaluso's death was his refusal to betray his two sisters to the gang of which he was a member.

Louisa has been in the Tombs since June and has not only confessed to the murder of Marino, but repudiated a confession by William Flack, who also admitted responsibility for the crime. She says she was only a passive witness of the deed, Marino having been inveigled to a room by her, where he met his death at the hands of two gangsters.

Maud: Speak to Sue about ZUORA

Cristal de Roche is a new and effective mounting for diamonds. PENDANTS BROOCHES FINGER RINGS SCARF PINS. J. E. CALDWELL & CO. 902 CHESTNUT STREET. Here are Coats exquisitely lined with highest-priced satins all the way through the body, or lined only just in neck, breast and sleeves, while the outlet seam-edges are piped with it! Etc., etc— At Perry's "It's the pinch of yeast that makes the bread," and it's the secret of "N. B. T." handcraft that especially distinguishes them— At Perry's It is also their numbers! My dear Sir, here are style after style, pattern after pattern, luxurious fabric upon luxurious fabric, and plenty of each kind— At Perry's Here are Coats exquisitely lined with highest-priced satins all the way through the body, or lined only just in neck, breast and sleeves, while the outlet seam-edges are piped with it! Etc., etc— At Perry's PERRY & CO. "N. B. T." 16th & Chestnut Sts.

VARES SHOW FIGHT IN REFUSAL TO JOIN PENROSE PARADERS

Their Decision to Form Separate Marching Club Taken as Notice of Struggle for City Leadership.

The action of the Vares in deciding to ignore the Penrose and McNichol marchers at the inauguration of Governor-elect Brumbaugh and have a sectional parade of South Philadelphia workers was interpreted in Republican Organization circles today as notice to the downtown leaders and McNichol that the downtown leaders are prepared to fight, if necessary, to maintain their position as city leaders.

The action yesterday, which was approved to the action taken by their lieutenants during their absence from the city in refusing to march behind the Penrose-McNichol standard, was given as a noteworthy recent intimation of McNichol lieutenants that Senator McNichol would carry the fight to the Vares and attempt to relegate them to the position of ward leaders if the downtown leaders showed any signs of being independent.

The action of the Vares was taken in the face of general orders from the McNichol camp that every section of the city join in forming one marching club for the parade.

The decision of the downtown leaders to assert their independence immediately and uphold the traditions of the Republicans in the southern section of Philadelphia by sending a separate marching club to the Governor's inauguration, was reached at a conference of the Vares with the leaders of the eight South Philadelphia wards held in Senator Vares' office.

The following officers were elected for the club: President, Representative William S. Vares, 26th Ward; vice president, Harry S. Ransley, 2d Ward; secretary, Harry J. Trainer, 2d Ward; assistant secretary, William E. Finley, 25th Ward; treasurer, Frank J. Ryan, 26th Ward; executive committee, Senator Edward J. Vares, 26th Ward, chairman; William H. Wilson, 6th Ward; Robert J. Moore, 4th Ward; Fred W. Willard, 25th Ward; William McCooch, 29th Ward, and George K. Hoag, 1st Ward.

About 400 men, in high hats, black coats, black and white striped trousers and white spats, will march behind the Vares standard. The name of the club was not selected, but it will probably be known as the Martin G. Brumbaugh Marching Club.

Following the refusal of the Vares to join them in the plans for the inauguration, the Penrose and McNichol forces today are proceeding with their plans to organize a marching club of the Republicans outside of South Philadelphia. The Penrose and McNichol club will have City Chairman David H. Lane as marshal, and will be called the Botes Penrose Marching Club.

"Democratic hard times" will affect the inaugural parade. For the first time in 20 years David H. Lane will not lead out the Republican workers in his home ward, the 26th, to march as a unit for the procession of Republicans who will take part in that feature of the inauguration.

When he made this announcement today Mr. Lane said that it cost each man who marches in the parade about \$35 for railroad fare, board and room, a uniform, and incidental expenses. During the present business depression, he said, he could not get enough men together who could afford to make the trip, and it would cost one man too large a sum to take to Harrisburg a marching club that would be large enough to make a good showing in the parade.

The speakership of the next House was discussed only in a general way at a short conference between Senator Vares and Mr. Lane yesterday. Senators Penrose and McNichol were out of the city. Further conferences on the subject will await their return.

Organization lieutenants today reassured that William H. Wilson, the Vares club for Speaker would have the Penrose and McNichol support and that only a formal indorsement was lacking.

Perry's It is "N. B. T." Fit, Style, Workmanship

Added to the finest fabrics procurable, that make the difference in these Superior and Superb Overcoats— At Perry's "It's the pinch of yeast that makes the bread," and it's the secret of "N. B. T." handcraft that especially distinguishes them— At Perry's It is also their numbers! My dear Sir, here are style after style, pattern after pattern, luxurious fabric upon luxurious fabric, and plenty of each kind— At Perry's Here are Coats exquisitely lined with highest-priced satins all the way through the body, or lined only just in neck, breast and sleeves, while the outlet seam-edges are piped with it! Etc., etc— At Perry's PERRY & CO. "N. B. T." 16th & Chestnut Sts.

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